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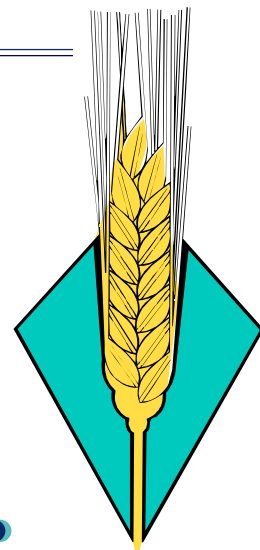
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Prairie Publications

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LOAN COUNSELING VIDEO COVERS FFELP, PERKINS AND NURSING STUDENT LOAN INFORMATION

*by Dave Martin, Director
Student Loan Service Center - Fargo, ND*

Student Loans of North Dakota has planned, updated and created a new loan counseling video for entrance and exit interviews on Stafford loans. Knowing that Perkins loans are awarded by most schools that also award Stafford loans, SLND decided to inquire into the possibility of incorporating Perkins loan counseling in the video.

Since the Student Loan Service Center in Fargo is a service center for 11 North Dakota state universities and colleges, SLND contacted our office to see if working with them on this video would be of any benefit to schools and borrowers of Perkins loans. We agreed that this was a great idea, as none of the schools had a video on Perkins loan counseling. We saw incorporating Perkins loans into the video on Stafford loans as a "win-win" idea for both students and schools. The schools would need

only one video covering multi-loan types. It was also an opportunity to give Perkins loans more visibility to students. Because Nursing loans are offered at a number of schools, we also included this information.

The Student Loan Service Center is pleased to be a part of this video. I recently attended a conference with other representatives from schools across the country. I found that none I spoke to had Perkins loan counseling videos. I asked if they were included in the bank loan video used by their schools, and none were. I believe SLND may be one of the first to take the initiative to provide this type of service, which is a benefit to both students and schools.

As students are using the Web more than ever, SLND will include Perkins and Nursing loan information in its Online Entrance and Exit Loan Counseling. Schools are able to use the SLND web site to help get this information to the students if the students could not attend a personal entrance and/or exit interview.

LOAN COUNSELING VIDEO TO ARRIVE SOON!

*by Beth Elkin
Program Development Coordinator
SLND*

The Loan Counseling video is being duplicated at this time. We anticipate mailing a video to financial aid offices in North and South Dakota around June 3. This video is approximately 19 minutes in length and includes Perkins and Nursing loan information. We are excited about the video and, to the best of our knowledge, this is the only video in the nation which addresses FFELP, Perkins and Nursing student loan information. Dave Martin and Mari Krag from the Student Loan Service Center in Fargo, North Dakota have worked with us on this project. Dave addresses the Perkins and Nursing loans in the video. Also, the video includes clips from various colleges and universities throughout North and South Dakota. We extend our thanks to all the institutions who supplied footage to be used in this project.

REMINDER FOR FINANCIAL AID OFFICE PERSONNEL

With the increasing use of online loan counseling by students, the amount of manual forms completed for entrance and exit loan counseling is decreasing. By utilizing SLND's Online Loan Counseling, students' data forms are accessible by schools and SLND via a database.

SLND's Online Loan Counseling allows financial aid office personnel to access, view and print the students' Entrance Certification and Exit Interview Data Forms at their convenience. Not only does this make it convenient for the school, but also, SLND can access the same information. Therefore, financial aid office personnel will not need to send either of these forms to SLND if the student uses SLND's Online Loan Counseling.

If you have questions about this process, contact Karen Keller at (800) 472-2166 ext. 85791, locally at 328-5791, or e-mail to <kkeller@pioneer.state.nd.us>.

Special Allowance Rates

by Holly Schirado, New Loans Supervisor
SLND-Guarantor

For purposes of the 799 quarterly submission, the average bond equivalent rate of the ninety-one day Treasury Bills auctioned during the quarter ending March 31, 1999 is 4.54%. Please contact our office if you would like a copy of the computed special allowance rates.

STUDENT STATUS REPORTING PROCESS CHANGES

by Holly Schirado, New Loans Supervisor
SLND-Guarantor

Lenders will be interested to know that guarantors were given the option to discontinue the process of updating student statuses directly from the National Student Loan Clearinghouse. The exception to this is that we still get enrollment status changes from the Clearinghouse for transfer students or students who return to school. SLND-Guarantor accepted this option. As a result, all other status changes are routed from the Clearinghouse to the National Student Loan Data System (NSLDS), to SLND-Guarantor, then to the lenders.

The decision to receive the status updates from one source, with exception of the transfer students, will hopefully eliminate the confusion that resulted when we received updates from two sources. We found that one source was not as timely as the other and an old status was often received and updated over the top of a more current status. By accepting the status updates from NSLDS only, we hope to alleviate the problem of status changing back and forth.

The school's part in this whole process is to randomly review data that is being pulled from their records and reported to the Clearinghouse or NSLDS. It is important that the status updates are accurate, otherwise the student experiences confusion when they get a letter from us telling them they are out of school!



COLLEGE
INFORMATION
SERVICE
1-800-554-2717

Wow!
* Class of 1999
Survey
College-Bound
Population in U.S.
(estimated)
1,717,800

*U.S. Department of Education

DEBT MANAGEMENT GUIDE REVISED

The *Debt Management Guide* has been revised and is being printed. This publication also includes information on the Perkins and Nursing loan programs, in addition to the FFELP. The cover of the publication was designed by two commercial art students (Matthew Stroh and Dylan Miller) attending Bismarck State College. This new look will be incorporated into other publications as well. If you need a supply of the booklets, please contact Beth or JoAnn at (800) 472-2166 ext. 85653 or 85619.


**Prairie
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PLAYING THE ADMISSIONS GAME . . . Attention High School Juniors!

by Linda Albery, Coordinator - College Information Service

Are there any “tricks” to catching the eyes of admissions offices? The majority of today’s high school graduating class will be continuing their education beyond high school. Competition is at an all time high for the coveted “acceptance” letter into the college of their choice! According to *Newsweek*, April 5, 1999, the following eight hot tips decide if a student will or will not be accepted at top universities and colleges:

- 1** Grades matter, but so does the rigor of your courses. It’s best to take several years of foreign languages and four years of math.
- 2** Trajectory is important, too: try to finish high school stronger than you started.
- 3** A long list of extracurriculars can mark you as a serial joiner. Better to make a few school groups the best they can be.
- 4** Get a letter from a teacher who can put you in a larger context. Example: of all the seniors in our school, this is the one we value most for his volunteer work.
- 5** Your parents shouldn’t be helping you write your essays. Their role is to read an early draft and judge if it captures you accurately or not.
- 6** An admissions officer has only about 15 minutes to read your file. Penmanship still counts.
- 7** If you’re waitlisted, persistence can make the difference. Write back and tell them you’re still *very* interested.
- 8** Remember, you’re trying to get into the best college for *YOU*, not just the best college.

SLND MODIFIES DEAL PROGRAM

by Wally Erhardt, Associate Director
SLND-Guarantor

In an effort to continuously improve the programs offered through SLND to better meet the needs of our students and schools, we took another look at the Dakota Education Alternative Loan (DEAL) Program which is offered as a supplemental student loan to help finance the cost of education.

You may remember that last year we expanded the loan program with the creation of the Medical DEAL Program, which was designed specifically to assist medical students with the high costs involved in the completion of their program.

This year, at the request of students and schools, SLND has modified the requirement that parents must first have applied for a PLUS loan, or signed a waiver stating they refuse to apply for a PLUS loan, before a DEAL application could be completed. Effective June 1, 1999 this requirement has been eliminated from the program; however, the student must still first apply for the other loans available under the Federal Family Education Loan Program (FFELP) or the Federal Direct Student Loan Program (FDSLPL).

We anticipate, that with this modification, our schools will find this program will better meet the needs of all students, which is our very purpose. If you have other thoughts or suggestions that may improve the DEAL Program, we are always pleased to hear from you. Please contact me at (800) 472-2166 ext. 85654, locally at 328-5654, or e-mail to [<werhardt@pioneer.state.nd.us>](mailto:werhardt@pioneer.state.nd.us).

Did You Know? PSA's

The following Public Service Announcements will be used in June. These messages are a service of Student Loans of North Dakota, administered by Bank of North Dakota, and are "designed to meet your student loan needs." If you have an idea or suggestion on a PSA you would like us to use, or if you have comments on previous ones, please call Beth or JoAnn in Program Development at 1-800-472-2166 ext. 85653 or 85619.

Did you know that Stafford student loan interest rates are variable? The variable rate may change on July 1 of each year, but will not go higher than 8.25%. Freshman students may be eligible to borrow up to \$2,625 in student loans. An independent freshman student may be eligible to borrow up to an additional \$4,000 for college expenses. For more information, call toll-free at 1-800-472-2166, extension 85763.

Did you know there is a toll-free number you can call to get information relating to any post-secondary school, college, or university? If you are interested in furthering your education and have questions about deadlines, curriculum, how to apply for admission, financial aid resources, or any other questions related to post-secondary education, call College Information Service at 1-800-554-2717.

Did you know Student Loans of North Dakota (SLND) is on the Internet? Students, parents, and student loan borrowers can access this site to learn about various types of financial aid information. Visit SLND's web site at www.banknd.com/slnd and learn how to apply for the federal financial aid programs; get information on repayment options, deferments, forbearance, and much more.

Did you know students awarded financial aid for college may not receive the aid until after they have enrolled? The college will notify you of your financial aid eligibility, but the funds may not be available until the start of the semester, or upon enrollment. The school's financial aid officer can tell you when you will receive the funds. These awards may consist of grants, scholarships, loans, and/or jobs. If you have questions about the types of financial aid, call your financial aid office or College Information Service at 1-800-554-2717.

Who's Coming and Going at SLND?

Lisa Andres

has joined the SLND-Loan Servicing area as a Customer Service Specialist.

Sandra Rasmussen

will be joining the SLND-Loan Servicing area, June 7, as a Customer Service Specialist.

Jeanne Thomas

has transferred from her position as an Application Processor to a Cancellation/Review Specialist in the SLND-New Loans area.

Congratulations and Good Luck!

SLND

EMPLOYEE OF THE MONTH

Laura Toman, formerly *Lange*, has been chosen as Employee of the Month for June. Laura began her employment with SLND in November 1996 as a full-time temporary employee in the SLND-Loan Servicing area. In January 1997, Laura was promoted to a full-time permanent position as an Account Tech I for the SLND-Fiscal and Administrative area. In July 1998, she was promoted to a Coordinator for College Information Service.

Laura is someone who "jumps" into everything with both feet and never says "no!" Her sincere customer concerns and professionalism are real attributes for her department.

Laura's computer skills in organizing databases resulted in furthering services to our customers. She is an absolute pleasure to work with for many reasons!

Congratulations!

STUDENT LOANS OF NORTH DAKOTA WELCOMES NEW ORIGINATING LENDER

SLND is pleased to announce the addition of the following lender to our family of Originating lenders:

American Express Educational Assurance Company
11452 El Camino Real, Suite 110
San Diego, CA 92130
Phone: (691) 509-2246
Lender Code: 833289
Contact: Jane Hughes

DON'T WASTE TIME ONLINE: USE THESE TACTICS TO SAVE AT LEAST AN HOUR A WEEK

It's amazing how much time you can waste online if you're not careful. Use these simple tricks to shave valuable minutes off your computer time:

- **Type shorter Web addresses.**

With most Web browsers, it's no longer necessary to type in the prefixes `http://` and `www`. For example, if you want to go to the *PC World* web site, most browsers will take you there if you only type "pcworld" into the address box. Some browsers still ask you to type in the "www" but not the "http://."

- **Skip search engines and guess at URL's.** Don't know a site's exact address? You don't necessarily have to go to a search engine, type in the company's name, and try to find the address that way. Instead, type `<www.companyname.com>`, where "companyname" is the company name with no spaces. Often, that will take you to the site; the worst you'll get is an error message.

- **Quickly access someone's home page.** If you are stuck on a page with a long URL, such as `<www.pcnews.com/computers/software/new~uses>`, and want to get to the home page, you don't have to search the site for a "home" icon. Simply delete everything after the ".com" portion of the address, and most of the time that will take you home quickly.

- **Don't wait for graphics to appear.** If you don't want to wait for graphics to download, try this tactic: As soon as the web page begins to appear, hit your browser's "Stop" button; the text—without the complicated graphics—will appear very quickly. *Important:* don't hit "Stop" before the page starts to appear, or you won't get the new page at all.

Adapted from *PC World*

HECN - STUDENT INFORMATION SYSTEMS REPORT

by Charles Fjeld
Admissions/Registrar State Trainer

Recently, I was asked to explain the Term Schedule rollover program. When I get a question, usually it means that someone else out there could use the information too. So, this month's article will discuss this process.

The purpose of the Term Schedule rollover process is to allow the creation of a term's listing of offered classes by using the listing of offered classes from the last like term. In other words, if you were creating the Fall 1999 term schedule, the rollover process would allow you to begin by using the Fall 1998 term schedule. It would be beneficial to build your term schedule of classes this way if your institution consistently offers a very similar set of courses by term. You can eliminate many keystrokes and much data entry time by simply modifying sections offered in last year's like term.

When you are ready to create the new term schedule, a rollover program must be run. It is a batch job. The job is RG940. It is not possible to create from the previous term's schedule until this job has successfully been run. The job requires the term and session for the term schedule you are wanting to begin building. It knows to look for the last like term schedule.

Once it is run, entry [the prompt screen] into TS05 asks if you wish to create the term schedule from scratch or from last year's.

**IF YOU WISH TO CREATE
THIS SCHEDULE FROM LAST
YEARS CORRESPONDING
SCHEDULE ENTER X HERE:
(IF NOT, SCHEDULE WILL BE
BUILT FROM SCRATCH.)**

Selecting last year's will give you each section as it appeared in the former term's schedule. Simply make the modifications necessary to each section. If additional sections of a course are required or if less will be offered in the new term, it is possible to either add more sections or delete extra sections. Each additional section is created from scratch. However, even if it is necessary to create a couple of new sections each term, there is still a significant saving of keystrokes by using the rollover process.

If you have not used this rollover process, give it a try. Remember, it is probably not beneficial if your institution offers a variety of courses from term to term. The saving of time and keystrokes comes from not having to rekey sections that are traditionally offered by term (like first-term English in the Fall term).

Hope you will enjoy using it.



June 6-11 - RMAFAA
Summer Institute, Colorado
Springs, CO

June 13-15 - SDBA/NDBA
Conference, Sheraton Hotel &
Convention Center, Sioux
Falls, SD

July 12-15 - 1999 Annual
NASFAA Conference, Las
Vegas, NV

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